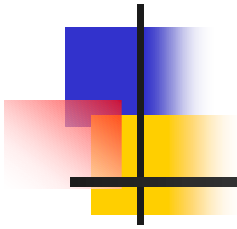


# Westford Affordable Housing Committee



Public Presentation

12 Jan 04





# Agenda

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7:00 Introductions/ Description of Action Planning Process

7:30 Housing Needs Assessment Summary

8:15 Principals to Guide Actions

8:30 Idea Exchange on Actions to Meet Housing Goals

8:45 Close



# Westford Affordable Housing Committee Mission

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- Advocate for housing that meets the long-term needs of the community
- Offer a plan to meet the State's requirement for 10 percent affordability
- Help the Town exercise greater control over how we meet the state's requirements



# State Requirements

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- 10 percent of housing stock must be affordable to households earning less than 80 percent of median

*What does this mean?*



# Income Limits

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In Westford, affordable housing that meets the state definition serves these incomes:

Persons	One	Two	Three	Four	Five	Six	Seven	Eight
50 Percent	\$27,900	\$31,900	\$35,850	\$39,850	\$43,050	\$46,250	\$49,400	\$52,600
60 Percent	\$33,480	\$38,280	\$43,020	\$47,820	\$51,660	\$55,500	\$59,280	\$63,120
80 Percent	\$39,550	\$45,200	\$50,850	\$56,500	\$61,000	\$65,550	\$70,050	\$74,600

SOURCE: HUD 2003



# Getting to 10 Percent

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In order to reach the state required 10 percent threshold Westford will need to add roughly 700 additional units of affordable housing over the next 10 years, even under a limited growth scenario.

	Market Rate	Chapter 40B	Total	% Affordable
2000	6821	120	6941	1.7%
2003	6945	132	7077	1.8%
2010	7295	600	7895	7.6%
2013	7445	827	8272	10.0%



# How the State Counts Units

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- For rentals, if 25% of a project is affordable, 100% counts
- For homeownership, only affordable units count
- Potential for change in homeownership counting



# 40B Provisions

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- Until a town has met the 10 percent goal, a developer may utilize 40B
  - If at least 25% of units are affordable to 80 percent of median
  - May override local zoning if local waiver of zoning is not granted
  - May appeal a local ZBA decision to Housing Appeals court
- Town may utilize 40B to promote housing it wants and needs





# State's Planned Affordable Housing Production Rules

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- Offers Towns a mechanism to exercise more control over 40B development
  - Must have commitment to meeting the 10 percent goal over time
  - Create a Plan approved by Select Board and by State's DHCD
    - Address local and regional needs
    - Identify constraints
    - Identify concrete actions to reach 10 percent goal
  - Produce 3/4 of 1% each year (or 1.5% in two years)



# Planned Production (cont.)

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- For each year you are in compliance, no developer can appeal a 40B project to the state.
- It doesn't prevent 40B development, it gives the Town the opportunity to be pro-active and choose the type and location of the 40B developments it wants



# Goal for Action Plan

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- Address real housing needs
  - A range of housing choice to match changing economic and household conditions of a typical family's life cycle.
  - Allow individuals to stay in community and families establish roots for generations
- Preserve and enhance Westford's community character, economic vitality, and delivery of community services
- Exercise some degree of control over the type of affordable housing developed



# “Life Cycle” Housing

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*To what degree does Westford offer this range of housing?*

- Rental housing for young adults to form households
- Starter homes for young families
- Rentals and condominiums for active singles and couples without children
- Larger homes for growing families and those with greater home equity
- Age appropriate housing for empty nesters and seniors
- Service-enriched housing for frail elders
- Special needs housing for the physically and mentally disabled





# Rapid Single-Family Housing Growth

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From 1980 and 2000, Westford grew by:

- 2,557 single-family homes

- 265 attached single family/townhouses

- 47 multi-family units

- 27 2-4 family homes were converted to single-family

By 2000, 89 percent of all Westford's housing stock consisted of single-family houses on individual lots.



# Concentration of Owner-Occupied Housing

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- Since 1980, Westford has added 2,867 owner occupied homes and has one less rental unit.
- The percentage of rental housing dropped to 8.1% percent of all housing. Westford has among the lowest percentage of rental housing in the state
- From 1990 to 2000, the community lost over 100 rental units or nearly 1/6<sup>th</sup> of its rental stock to homeownership conversion.



# Home Size Grows as Household Size Declines

	One & Two Person HHs		One & Two Bedroom Homes	
		% of All HHs		% of All HHs
1980	1370	34.0%	803	20.1%
1990	2116	39.8%	931	17.6%
2000	2855	41.9%	973	14.0%

**SOURCE:** US Census, 1980, 1990, 2000





# Strong Job Base, More Commuters

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- Westford is home to 10,539 local jobs with an average annual wage of \$65,977 or 37% higher than the state as a whole
- 22% of all local jobs are held by residents of Westford
- Roughly 2,000 local jobs pay less than \$36,000
  - Most are in the retail sector
  - Most of these lower paid workers commute to Westford from communities where affordable housing is more abundant.



# Concentration of Wealthier Households

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- Despite growth, town has less economic diversity:
  - 1980      33% earn less than County median
  - 2000      21% earn less than County median
  - Westford 's 2000 median household income: \$98,274
    - 12<sup>th</sup> highest in MA
- Westford still has low and moderate income households:
  - 720 earn less than \$36,000 (<60% of the area median)
  - 380 earn between \$36,000 and \$48,000 (60% and 79%)
  - 325 earn between \$48,000 and \$60,000 (80% and 99%)



# **Westford Still Has Low and Moderate Income Households**

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- 720 Households earn less than \$36,000 (<60% of the area median)
- 380 Households earn between \$36,000 and \$48,000 (60% and 79%)
- 325 Households earn between \$48,000 and \$60,000 (80% and 99%)
- Most lower earning households are under 35 or over 65



# High Home Value

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	Single Family Median Price	Percent Change
2000	\$349,950	
2001	\$376,200	7.5%
2002	\$431,250	14.6%
6/30/03	\$375,125	-13.0%

Condominium values are nearly as high as single-family homes:

	Condo Median Price	Percent Change
2000	\$287,450	
2001	\$342,450	19.1%
2002	\$374,900	9.5%
6/30/03	\$347,500	-7.3%



# Disappearance of Affordable Options

<\$200,000

\$200,000- \$249,999

\$250,000- \$299,999

\$300,000- \$349,999

\$349,999- \$399,999

\$400,000- \$449,999

\$450,000- \$499,999

\$500,000-\$599,999

\$600,000+

TOTAL

Number	Percent
17	3.0%
34	6.0%
54	9.5%
85	15.0%
80	14.1%
86	15.2%
70	12.3%
84	14.8%
57	10.1%
567	100.0%

*Westford Sales from 1/1/02 to 6/30/03*

SOURCE: Westford Assessor, September 2003



# Affordability (continued)

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- A family of three earning 80 percent of median income (\$50,850) today can afford to purchase a home at roughly \$235,000 utilizing the state's Soft Second Program
  - In Westford since January 2002 only 40 homes or seven percent of all homes sold at that price or less
- The affordability gap between the household earning at the 80 percent of median level and the lowest quartile of housing in Westford is now \$90,000





# Much Faster Growth

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- Westford's population has grown by 54 percent since 1980, marking it as one of the fastest growing communities in Massachusetts.
- In the past 20 years, the community has grown at a rate four times faster than the state and more than six times as fast as Middlesex County.
- In the past two years, the community has attempted to limit growth through the placing of caps on the number of newly constructed homes. Affordable housing is exempt from this limit.





# More Children/ Fewer Seniors

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	Westford	Local Area	County	State
Children (0-17)	31.70%	26.90%	22.50%	23.60%
Young Adults (18-29)	7.40%	15.80%	16.60%	16.10%
Younger Seniors (55-74)	12.50%	13.90%	15.10%	14.20%
Older Seniors (75+)	3.00%	4.70%	6.20%	6.80%

*From 2000 Census. Local area includes the Northern Middlesex Council of Government Regional Planning Area consisting of Billerica, Chelmsford, Dracut, Dunstable, Lowell, Pepperell, Tewksbury, Tyngsborough, and Westford.*



# Fewer People of Color

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- Westford's minority population has grown substantially over the past 20 years from 96 to 459 households. Still, at 2.2 percent of the total population, the minority population trails significantly behind the local area, county and state, as follows:

	Local Area	County	State	Westford
Non-Hispanic White	85.1%	93.2%	90.6%	97.8%
All Other	14.9%	6.8%	9.4%	2.2%

SOURCE: US Census, 2000



# Far Fewer Renters

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- Westford's percentage of renters is among the lowest in the state

Westford	Local Area	County	State
91.9%	68.8%	61.8%	61.7%
8.1%	31.2%	38.2%	38.3%
100.0%	100.0%	100.0%	100.0%

SOURCE: US Census, 2000



# Far Fewer Multi-family Units

Nearly 90% of Westford's housing is single family compared to 53 % for the State

	Westford	Local Area	County	State
Single Family Detached	89.0%	61.9%	51.4%	52.9%
1, Attached (Townhouse)	4.1%	5.8%	4.7%	4.0%
2-4 Units	4.4%	17.3%	26.1%	23.3%
5+ Units	2.6%	20.7%	22.5%	23.8%

SOURCE: US Census, 2000



# Far Fewer Small Homes

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Percentage of Total HHs

One & Two Person HHs

One & Two Bdrm Units

Westford	Local Area	County	State
41.9%	51.7%	62.7%	59.7%
14.0%	39.6%	45.5%	45.9%

SOURCE: US Census, 2000



# Much Smaller Low/ Mod Income Population

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Percentage of Total HHs

	Westford	Local Area	County	State
<50%	8.8%	24.7%	23.0%	24.5%
50-79%	7.3%	18.9%	16.0%	15.4%
80-100%	4.8%	14.5%	11.0%	10.1%
Total <100 %	20.9%	58.1%	50.0%	50.0%

*\*Statewide median in the case of the State*

**SOURCE:** US Census, 2000





# Summary of Current Conditions

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- Fundamental mismatch between the housing the community currently offers and the pending housing needs typical of its two fastest growing age cohorts, young adults and seniors
  - The 1,400 teenagers (11-19) living in Westfield today have few options for moving back to the community in the next decade
  - The empty-nested parents they leave behind have few choices in town that allow them to downsize and simplify housing as they age





# Summary of Conditions *(continued)*

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- One key decision for next decade:
  - Will the range of housing choices expand to allow more residents housing choices more appropriate to their changing needs?

or

- Will Westford serve as a community that cycles families with children through its school system only to have them leave to be replaced by another similar family?



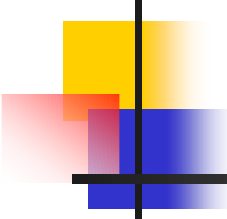
# Ownership Housing Need

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- The High Cost of Homeownership

*A critical concern for key groups*

- Town employees
- Young couples and families who grew up in Westford
- Working single person households
- Lower income older residents seeking smaller age-appropriate housing
- The community's ability to provide more affordable housing choices will also serve the needs of local businesses to attract moderate-wage workers



# Ownership (*continued*)

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Westford Needs 332 units of Affordable Ownership Housing by 2013

By Type of Housing

**OWNERSHIP**

Seniors

Families w/ Children

Singles & Couples

Westford Residents	Share of Regional Need	Overall Need	Overall # of Units (2003-13)
<b>65.0%</b>	<b>30.0%</b>	<b>47.5%</b>	<b>332</b>
15.0%	10.0%	12.5%	88
45.0%	10.0%	27.5 %	192
5.0%	10.0%	7.5%	52

SOURCE: Consultant's estimate, 10/03



# Rental Housing Need

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- Westford Needs More Rental Housing To Serve:
  - Newly forming households
    - An increase in young adults (18-29 years old) anticipated to rise by 1,400 persons over the next decade
  - Workers commuting to jobs in Westford
    - 2,000 local job-holders with wages below \$36,000
  - Current low and moderate-income renters living in Westford and regionally
  - Older residents converting from ownership to rental
  - Frail elders needing assistance with activities of daily life.
    - An increase in independent and frail seniors (75 and over) of 300 households with incomes less than \$48,000/ year



# Rental Housing *(continued)*

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- Westford Needs Roughly 368 More Rental Units By 2013
  - This constitutes just over half of the affordable housing needed to meet the Town's ten percent affordability goal
  - It may be possible for nearly all new rental housing to qualify as Chapter 40B affordable units, and for more than half of this rental housing to locate in existing mill structures
  - It would increase Westford's rental units from 8 to nearly 12 percent of all housing stock



# Rental Housing *(continued)*

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By Type of Housing

## **RENTAL**

Independent Seniors

Service Enriched Seniors

Families w/ Children

Singles & Couples

Westford Residents	Share of Regional Need	Overall Need	Overall # of Units (2003-13)
<b>35.0%</b>	<b>70.0%</b>	<b>52.5%</b>	<b>368</b>
10.0%	10.0%	10.0%	70
10.0%	10.0%	10.0%	70
5.0%	40.0%	22.5%	158
10.0%	10.0%	10.0%	70

**SOURCE:** Consultant's estimate, 10/03





# Principles for Action

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- Westford's Affordable Housing will be equally distributed throughout the town.
- To the greatest degree possible, Westford will utilize existing structures to accommodate the needed affordable housing. This includes the renovation of mill structures and the acquisition and reuse of existing housing.
- Wherever possible, priority will be given to current and former residents and to municipal and school employees in the selection of occupants for the affordable housing created.





# Principles for Action

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- New housing will reflect Westford's traditional small town New England design character with horizontal siding, steep roof pitches, traditional colors, and housing setbacks and plantings compatible with older homes in the community's village centers.
- New development will place a premium on preserving open space and limiting the visual impact of development. Moreover, affordable units will not be visually distinctive from market rate housing.



# Principles for Action

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- New developments will consider proximity to the services and infrastructure of the community including schools, jobs, road systems, and play areas.
- Priority will be given to new developments with an overall project density and project size appropriate to location, traffic, environmental conditions, and affordable housing benefit.





# Action Steps

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- Utilizing existing structures
- Working with developers
- Adjusting zoning incentives
- Utilizing Town-owned land



# Next Steps

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- Solicit Community Feedback
- Prepare Draft Action Plan for Select Board
- Public Hearing to Review Draft Action Plan
- Select Board Action on Plan
- Submission of Approved Plan to State